

DOCUMENT RESUME

ED 117 528

CE 006 208

TITLE Home Economics Job Training Resource Supplement to the Consumer Education Curriculum Guide for Ohio.
INSTITUTION Ohio State Dept. of Education, Columbus. Div. of Vocational Education.
PUB DATE 71
NOTE 50p.; For related documents, see CE 006 207 and CE 006 209; For the Consumer Education Curriculum Guide for Ohio K-12, see ED 066 354

EDRS PRICE MF-\$0.83 HC-\$2.06 Plus Postage
DESCRIPTORS Career Planning; Community Resources; Concept Teaching; *Consumer Economics; *Consumer Education; *Curriculum Guides; *Job Training; Learning Activities; *Occupational Home Economics; Resource Guides; Secondary Education; Teacher Developed Materials

ABSTRACT

The learning experiences in consumer education were developed to be used by job-training teachers as an integral part of the vocational home economics job-training curriculum. The activities were designed to provide basic understanding of: the nature and function of the American economic system; the roles of producers, consumers, and citizens; and the use and availability of community resources at the local, State, and national level. The guide is organized in six sections, each dealing with one of the following basic concepts: (1) the economic system, (2) income procurement, (3) consumer behavior determinants, (4) consumer alternatives, (5) roles, rights, and responsibilities, and (6) community resources. Each section begins with a graphic representation of the basic concept covered. Several objectives are included for each section. For each objective within a section, a table is presented which lists concepts, suggested learning and evaluation experiences, suggested resources, and generalizations about the objective. A four-page selected bibliography of books, pamphlets, periodicals, filmstrips, and films is also included. Names of the members of Ohio's State Advisory Committee on Consumer Economic Education and of the job training teachers who developed the guide are listed. (Author/MS)

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CE 006 208

HOME ECONOMICS JOB TRAINING RESOURCE SUPPLEMENT

TO THE CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO

OHIO STATE BOARD OF EDUCATION

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

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1971

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Dr. Franklin B. Walter, Deputy Superintendent, Ohio Department of Education

Dr. Byrl R. Shoemaker, Director of Vocational Education, Department of Education

Mrs. Sonia M. Cole, Assistant Director of Vocational Education, Home Economics Section, Ohio Department of Education

FOREWORD

During June of 1971 the Ohio Department of Education sponsored and coordinated a curriculum Workshop for the purpose of developing specialized supplements to the *Consumer Education Curriculum Guide for Ohio, Grades K-12*. More than eighty teachers and teacher educators, representing nine different subject areas attended. Each of them contributed significantly to the new guidelines.

Special acknowledgements are due Mrs. Sonia Cole, Assistant Director, Vocational Education, Home Economics Section, who has provided continual leadership in Consumer Education, Dr. Robert Goble, Professor of Education, Miami University, who served as Project Director in developing these supplements, Mrs. Margaret Driver and Miss Barbara Reed, Supervisors in Vocational Home Economics, Mr. Dennis Luper, Consumer Economic Education Supervisor, Vocational Education Division, and Dr. Robert Myers, Associate Dean, School of Business Administration, Miami University.

In addition, special appreciation is extended to the following persons for their contributions.

Mr. Sam Blaskcy, Office of Consumer Affairs, Executive Office of the President, Washington, D.C.

Mr. Paul Coleman, Executive Council, Department of Welfare, State of Ohio

Mr. Roger Downing, Executive Vice President, Ohio Consumer Loan Association

Mr. Solomon Harge, Director, Consumer Protection, Cleveland, Ohio

Mr. Byron Hollinger, Director of School Relations, Ohio Council on Economic Education

Mr. Robert R. Kibrick of Olcott Forward Co.

Dr. Harlan Miller, Executive Secretary, Council on Family Finance Education & Educational Director, Institute of Life Insurance

Mr. Robert R. O'Reilly, Director of Changing Times Education Service

Mr. H. Lester Rupp, Grolier Education Corporation

Others, too numerous to mention, have had a positive influence on the workshop and the resulting supplements. Their dedication and assistance are genuinely appreciated.

Martin W. Essex
Superintendent of Public Instruction

**Ohio's
Advisory Committee on
Consumer Economic Education**

The Superintendent of Public Instruction, Martin Essex, appointed the Consumer Education Advisory Committee to the Ohio Department of Education for the purpose of assisting and advising in the development and enrichment of consumer education programs in the schools of Ohio. Membership on the committee is representative of government, education, business and industry. The committee, coordinated by Mr. C. William Phillips, has provided suggestions in the development of several projects in consumer education.

Appreciation is extended to these members for their advise and counsel which has aided in the development of consumer education resource materials. The names of the committee are listed on the following page.

STATE ADVISORY COMMITTEE ON CONSUMER ECONOMIC EDUCATION

Committee Members

Paul R. Boso	Public Relations, Household Finance Corporation
Roger Downing	Executive Secretary, Ohio Consumer Loan Association
Mrs. Betty DuRoux	Vice President of District Directors, Parent Teachers Association
Mrs. Jean Daston	League of Women Voters
Loren Giblin	Superintendent, Hubbard Exempted Village Schools
Fred Goare	Superintendent, Elida Local Schools
Ella Green	(IMPACT), Program for Disadvantaged Girls, Cleveland City Schools
Dr. Mearl Guthrie	Chairman of Business Education, Bowling Green State University
George Hammond	Consultant in Consumer and Governmental Affairs, Columbus
Solomon Harge	Executive Director, Cleveland Consumer Protection Association
Earl E. Hogan	Superintendent, Mount Vernon City Schools
Byron Hollinger	Director of School Relations, Ohio Council on Economic Education
Harry Imboden	Executive Vice President, Dayton Retail Merchants Association
Karl M. Kahler	Governmental Affairs Director, Ohio State Council of Retail Merchants
Mrs. Helen Malone	Supervisor of Social Studies, Canton City Schools
Harry Moore	County Superintendent, Clermont County Schools
Philip Rohr	Public Relations, J.C. Penney Company
Jasper M. Rowland	Akron Better Business Bureau
Clyde Scott	Assistant Superintendent, Lorain City Schools
Ira C. Thompson	Comptroller, AFL-CIO
Frank Wagner	Director of Education, Ohio Credit Union League
Thomas F. Webb	Director of Curriculum, Middletown City Schools
Joe Young	Assistant Superintendent, Mad River Local Schools

State Department Staff Task Force on Consumer Education

Mr. C. William Phillips	Chairman—Coordinator, Education Professions Development Act
Mrs. Sonia Cole	Assistant Director for Home Economics, Division of Vocational Education
Mr. Robert B. Gates	Supervisor, Industrial Arts
Mr. Robert H. Koon	Supervisor, Research, Survey, Evaluation and Exemplary Programs
Mr. Byron Walker	Supervisor, Social Studies and Humanities
Mr. J. E. Brown	Consultant—Director, Division of Elementary and Secondary Education

INTRODUCTION

The Vocational Home Economics Job Training Consumer Education Supplement is developed to be used by the Job-Training Teachers in any of the five job training areas; Child Care Services, Fabric Services, Food Services, Community and Home Services, and the Multi-area.

The learning experiences are designed to be used as an integral part of the related instructional program of the job-training curriculum.

It is the hope of the committee that the Job-Training student will gain a basic understanding of the nature and function of the American Economic System; will understand his role as a producer, as a consumer, and as a citizen; and will become knowledgeable about the use and availability of community resources at the local, state, and national level.

This Guide was developed at a Vocational Consumer Education Workshop held in Columbus, Ohio, June 1971 through the cooperative efforts of a committee of job training teachers. Committee members were:

Miss Jean Dorn
Newark High School
Newark, Ohio

Mrs. Rebecca Paul
Muskingum JVS
Zanesville, Ohio

Mrs. Willie Whitmore
John F. Kennedy High School
Cleveland, Ohio

Mrs. Katherine Havenridge
Greenview High School
Jamestown, Ohio

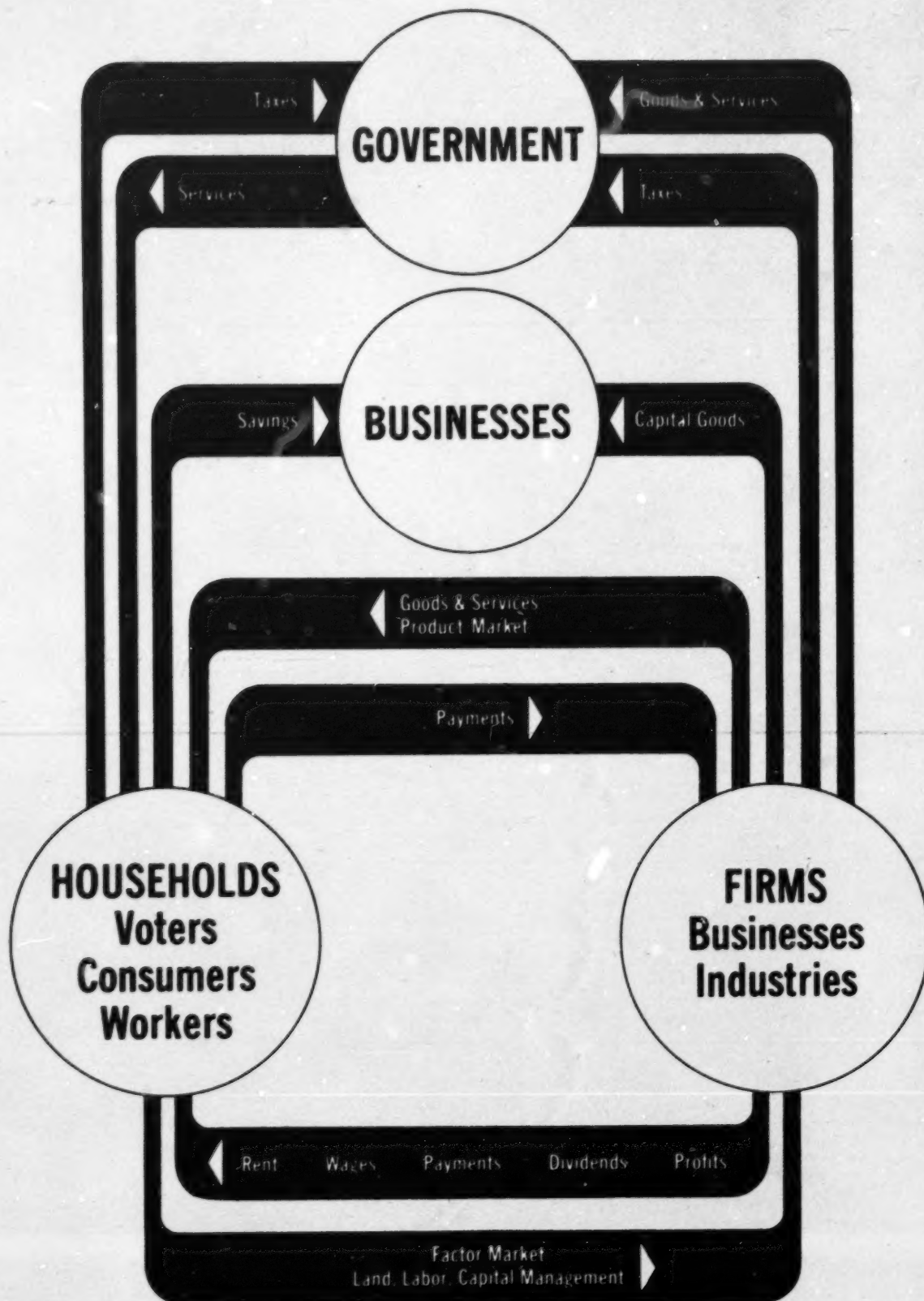
Special acknowledgements are due to Mrs. Sonia Cole, Assistant Director Vocational Education, Home Economics Section, Miss Barbara Reed and Mrs. Margaret Driver, supervisors in Consumer and Homemaking, and Dr. Beulah Sellers, Director, School of Home Economics, Ohio University, for their leadership in the development of the Guide.

Alberta Thompson (Mrs.)
Home Economics
Teacher Educator
Kent State University
Kent, Ohio

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ECONOMIC SYSTEM



ECONOMIC SYSTEM

(The Student as a Citizen)

OBJECTIVE: The student lists and defines the identifiable characteristics and goals inherent in the economic system.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Characteristics and Goals Private ownership	Have students investigate how a small business is set up and operated. Example: alteration shop, restaurant, child care center. Invite a resource person who has set up a small business to discuss how this enterprise relates to the goals of the economic system.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Warmke, Wyllie, Wilson, Eyater, CONSUMER ECONOMIC PROBLEMS
Free competitive enterprise	Panel of various businessmen (possibly student employers) discuss the free competitive enterprise, the market system, and profit motive.	Mayer (for Better Homes and Gardens) UNDERSTANDING AND USING ECONOMICS
Market system	Field trip to a department store learning how trends affect the market. Have each student illustrate how his job contributes to the production of consumer goods and services. Discuss why or why not the various establishments in which he works have been successful.	Federal Reserve Bank of Philadelphia: <i>Unemployment in Prosperity—Why? Mystery of Economic Growth.</i>
Profit motive	Have a qualified person describe market changes over the years and the relationship of this and the profit motive.	
Growth	Invite a representative from the U.S. employment office to explain the advantages and disadvantages of full employment in our economic system.	
Full employment		

GENERALIZATIONS:

- Freedom to enter or exist competitive enterprise, to make profits, to choose and/or change employment, and to make choices in consuming goods and services provides rights with accompanying responsibilities in a democratic society and market oriented economic system.
- Goals for our economy established by Congress, include growth, near full employment of resources, stable prices, equitable distribution of income, freedom and justice, and provide guidelines for individual, business, and government economic decisions.

ECONOMIC SYSTEM

(The Student as a Citizen)

OBJECTIVE: The student recognizes the circular nature of the economy and can interpret a model which represents the flow of goods, services, and money.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Circular flow of goods, services, and money.	Use a flannel board to illustrate the circular flow of the economy. Start either with business or the consumer.	Warmke, Wyllie, Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS.
Consumers	Have the student give a visual example of how he can become involved in the circular flow.	The Ohio Consumer Loan Association, <i>The Miracles of Credit</i> .
Producers	Have students develop a profile of the American woman of the '70's.	Federal Reserve Bank of Philadelphia, <i>Balance of Payments</i> .
Money and financial institutions.	In small buzz groups, have the students identify changes in the economy as a result of more women in the labor market. Each group will report to the entire class.	U.S. Department of Labor Washington, D.C., Woman's Bureau Publications
Interdependence of economic units		
GNP		Knootz, "Women and Jobs in a Changing World" AVA Journal, December, 1970.

GENERALIZATIONS:

1. Our economy functions in a circular flow of goods, services, and money which results from economic decisions made by individuals, businesses, and government.
2. Money is the social invention that acts as the major medium of exchange and serves through financial institutions as the catalyst of economic activity.

ECONOMIC SYSTEM

(The Student as a Citizen)

OBJECTIVE: The student identifies the roles of government in the economy and is knowledgeable about his rights and responsibilities as a citizen to promote appropriate legislation and services to the whole economy.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Role of the government.	Have students find newspaper articles about the role of government as related to their job.	
Local	Have students write Congressman and ask his assistance in getting publications available from government agencies pertaining to their area of training.	Internal Revenue Service, <i>Understanding Taxes.</i>
State	Resource person from the Welfare Department to discuss government services provided by tax money.	Local Welfare Office
Legislative	Discussion of Vocational opportunities made available to them through legislative action. (Vocational Acts)	

GENERALIZATIONS:

1. The consumer as a citizen-voter, communicates his views concerning his own interest and general welfare to the proper government channels.
2. In the American economic system, government serves as a regulator and coordinator of economic activity, a determiner of fiscal and monetary policies, and an employer as well as a consumer.

ECONOMIC SYSTEM

(The Student as a Citizen)

OBJECTIVE: The student differentiates the effects of labor organizations and businesses on the economy and identifies their functions so that he can relate their operation to his future roles.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Labor and business	Have an employer, personnel director, or representative from the Ohio Employment Office talk to the class on responsibilities of the employee.	IPD Publishing Co., <i>The Job Scene</i>
Roles		Tolman, Ruth CHARM AND POISE FOR GETTING AHEAD
Effects	Have a representative from a local union explain the role of a union and responsibilities of union members.	The Ohio State Bar Association, <i>The Law and You</i> Warmke, Wyllie, Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS

GENERALIZATIONS:

1. The individual can play an intelligent role in labor-management relations, whether as a union member, a representative of management, an arbitrator, or a citizen-voter.
2. Labor-management relations are a matter of public concern; therefore, citizens need to understand the rights as well as the responsibilities of labor and management in maintaining a climate of co-operation and incentive for high productivity and stability.

ECONOMIC SYSTEM

(The Student as a Citizen)

OBJECTIVE: The student is knowledgeable about the effects of the earning, spending, saving, and borrowing habits of consumers on the economy.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Fluctuations in the Economy	Have students select items of interest to them and compare prices of the same items over a six month period. Relate price fluctuation to the purchasing power of the dollar.	Warmke, Wyllie, Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS
Prosperity		Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS
Employment	Use word association game to develop an awareness of the effects of spending habits on the economy.	
Productivity		
Inflation	Use flash cards to identify terms used in the economic systems.	Federal Reserve Bank of Philadelphia, <i>Inflation and/or Unemployment, The National Debt</i>
Deflation		
Recession		

GENERALIZATION:

1. The Consumer Price Index records the relative purchasing power of the dollar and often is an index of general economic activity.
2. Generally individuals should plan to spend and borrow more when it is anticipated that prices will rise, and to save more when prices are expected to drop.

ECONOMIC SYSTEM

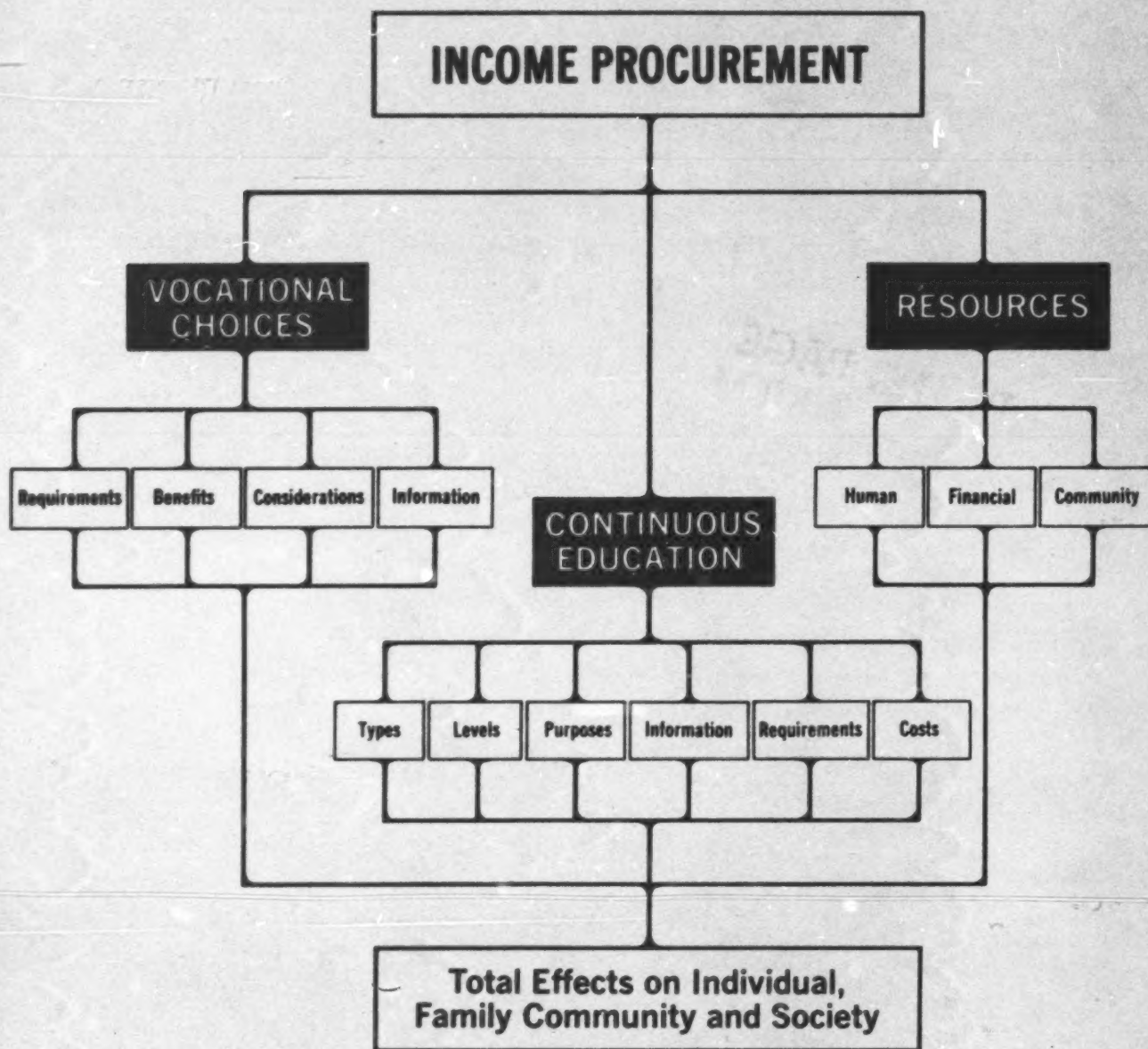
(The Student as a Citizen)

OBJECTIVE: The student identifies the factors which contribute to the price of a product or service as a basis for understanding price and wage determination.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Markets: Price and Wage Determination	Take students on a field trip to a nursing home, restaurant, dry cleaning, or day care center to determine how expenditures of the operation affect prices charged and wages earned.	Federal Reserve Bank of Philadelphia, <i>The Price System</i> .
Factor market		Sperry and Hutchinson Co., <i>Youth in the Marketplace</i>
Product market	Brainstorm: "The price of water" in different situations. 1. In a desert 2. Fishing at a mountain stream. 3. After a game of tennis When would you pay more and why?	Consumer Reports, Consumers' Union Supt. of Documents, <i>The Consumer Price Index: Technical Notes</i> . Teacher's Kit: National Consumer Finance Assn.

GENERALIZATIONS:

1. Since price is one factor to be considered in any purchase, the individual should know the relationships between the factors which make up the costs of goods and services produced in order that he may make informed choices as to the value-price ratio.
2. The prices of products and services determine how much the consumer can buy with a given income; therefore, the consumer should know approximate prices of desired goods and services in advance of actual purchase in order to make possible better money management and more efficient spending.



INCOME PROCUREMENT

(The Student as a Producer)

OBJECTIVE: The student identifies and utilizes available resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfactions.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Human Resources		
Time	Interview an employee or a former student to find out the most important resources needed for her position. Why?	Sinick, YOUR PERSONALITY, YOUR JOB.
Energy	Have each student analyze the time a specific job demands and how much time he is willing to devote to the job.	Rudd, A FORMULA FOR FINANCIAL INDEPENDENCE
Skills		
Knowledge	Ask the students to list types of work they might pursue. From the list, categorize into areas of unskilled, technical, or professional occupations. When feasible determine wage or salary range for each group.	<i>World Book Encyclopedia</i> Field Enterprise
	Ask students to make a list of the skills they possess. List skills they hope to develop by graduation in order to be employable.	Consumers Union, <i>Report on Life Insurance</i> .
		Changing Times Educational Services, A Resource Kit for Teaching Consumer Education, <i>Earning</i> .
Health	Invite the school nurse or a public health representative to discuss the importance of good health on the job and describe community health services such as T.B. testing and clinics.	Andrews, Margret THE JOB YOU WANT
		Ohio Curriculum Materials Service, <i>Deciding on and Locating Your Kind of Job</i> .
Interests	Arrange visits to local businesses where students show an employment interest. Observe an employee for a day. Role play different personalities and discuss how these could affect an individual on a job.	Tolman, Ruth CHARM AND POISE FOR GETTING AHEAD
Attitudes		
	Have students analyze their own attitudes. Select an attitude they might improve in relation to job success.	
Financial resources		
Wages	Study the difference between gross salary and take-home pay of individual students. What makes the difference between these two amounts?	U.S. Dept, of Health, Education and Welfare, <i>Summary Guide to Social Security</i>

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Interest	Have a graduate of the program discuss satisfactions received from his particular job.	Joint Council on Economic Education, TEACHING PERSONAL ECONOMIC IN THE HOME ECONOMICS CURRICULUM.
Material possession	Discuss the amount of material resource accumulation as it relates to job potential.	
Profit	Debate: Starting your own business is a good investment.	The National Industrial Conference Board, <i>Road Maps of Industry</i>
Other		

GENERALIZATIONS:

1. Resources are available to people in varying degrees. The use of these resources determines how completely one reaches his goals and achieves personal satisfactions.
2. Various forms of monetary income may be used to increase one's net worth in relation to his initiative, ability, and desire.

INCOME PROCUREMENT

(The Student as a Producer)

OBJECTIVE: The student explores, investigates, and selects an occupational area which he considers appropriate to his abilities and interests in order to function in society.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Obtaining a job	Have a social security representative visit, 1. To help students fill out applications for a social security card. 2. To discuss various regulations and social security benefits.	U.S. Dept. of Health, Education and Welfare, <i>Social Security Packet</i>
Necessary forms	Illustrate the work permit form with a discussion of how to fill out and why it is necessary. Have each student be responsible for securing his own work permit from the Administration Office.	Scholastic Book Services, A JOB FOR YOU
Job opportunities	Have students visit an establishment related to their job interest. Arrange a conference with the director or manager. Report their experience to the class. Follow with a study of requirements for the job. Have students read the "want ad" section of the paper to find the types of jobs that are available. List resources they have that would help them obtain the job.	Hopke, THE ENCYCLOPEDIA OF CAREERS AND VOCATIONAL GUIDANCE U.S. Dept. of Labor, <i>Occupational Outlook Handbook</i> Supt. of Document <i>Job Guide for Young Workers</i>
Educational Training Length Availability Financial cost Opportunity cost	Take a field trip to a Technical School. What further training is available? What jobs are available with this training? Discussion of jobs available with the high school job training program. Invite people with various levels of training into the classroom to describe their background and what jobs are available to them. Have each student select a career interest. Identify some part-time jobs that would be helpful in preparation for this career. Survey the community in which you live to see if the career you have selected is needed in your area. If there is a surplus, is this a good choice?	Ohio Curriculum Materials, <i>Deciding on and Locating Your Kind of Job</i> Changing Times, March 1969, "Jobs in the 70's Where They'll Be" Supt. of Documents, <i>Learning for Earning Paycheck Education</i>

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Employment process	Students conduct a mock interview. A guidance counselor, other instructor, or businessman plays the role of the personnel manager and interviews a student as a prospective employee.	<i>Careers, 25 Technical Careers You Can Learn in Two Years or Less.</i>
Personal	Have a panel or class discussion concerning the characteristics necessary for getting and keeping a job.	New York State Employment Office <i>How to Prepare Yourself for Job Interviews</i>
Skills		
Intellectual aptitude		
Honesty	Secure a resource person working in personnel to discuss how to be successful on the job.	King, Alice <i>Help Wanted: Female: The Young Woman's Guide to Job Hunting</i>
Initiative		
Loyalty		
Industry	Show slides of students on the job with a taped commentary of skills, attitude, and loyalty needed for a job.	
Health		
Appearance		
Ability to get along with people.		Tolman, Ruth CHARM AND POISE FOR GETTING AHEAD
Age		
Benefits for employees	Have the students secure information from the agencies which regulate working conditions and benefits for individuals.	
Fringe Benefits		
Unemployment compensation	Acquaint students with the purposes and services of unemployment compensation and workmen's compensation by having speakers from the local offices explain who is eligible for coverage and the assistance offered.	
Workmen's compensation		
Labor laws	Discuss regulations and standards set by the government for the benefit and protection of the employee; such as, minimum wage laws and working hours.	

GENERALIZATIONS:

1. In making a decision to select a particular vocation, one should consider the costs involved in terms of education and training required.
2. The kind of occupation one chooses and the degree of success will affect his economic values and income.
3. Time commitment demands, personal dedication, and financial demands differ with the occupation and will be viewed as a determining factor in occupational selection.
4. There are numerous aspects one considers in choosing a vocation if his selection is to be compatible with his competencies and his economic and personal goals.

INCOME PROCUREMENT

(The Student as a Producer)

OBJECTIVE: The student identifies and examines private and public agencies on the local, state and national levels which will enable him to secure continuous education and training in order to achieve personal satisfaction and self-fulfillment.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Types of educational agencies	Invite an administrator to explain the adult education program in the community including cost, registration, and curriculum.	
In-school		
Public		
Private	Invite a counselor or principal to talk to the class about available scholarships for further education.	Division of Guidance and Testing
Parochial		
Out of school		
Youth organizations		
Adult classes	Visit places where youth may go for self-improvement as well as on-the-job training or apprenticeship training.	Liston, ON-THE-JOB TRAINING
Training provided by educational agencies		
Preparation for further education	Panel involving people who discontinued their education at various levels. Discuss their reason and the results.	
Preparation for employment		
Professional	Compare catalogues from different types of educational institutions. Have students study the possibilities for further training in the vocations that interest them.	Endicott, GUIDE FOR COLLEGE PLANNING
Vocational		
Technical		
Apprenticeship		Hodnett, WHICH COLLEGE FOR YOU
Upgrading or refresher courses		
Sources of Information		
Field trips	Students explore the application process for various types of educational opportunities. Complete sample application blanks. Write a letter of application.	
Printed materials		
Guidance Counselors		
Career days		
Resource people		
Admission Requirements		

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
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GENERALIZATIONS:

1. Different types and levels of education are available to the individual at various stages of life to assist him in achieving personal and economic satisfactions.
2. Training provided by one or more educational agencies may assist in raising an individual's economic level or increase his feeling of self-fulfillment.
3. Information about educational opportunities is readily available; its use may help one choose an appropriate educational agency.
4. The governing body of the educational agency sets requirements which the individual meets if he is accepted into a program.

INCOME PROCUREMENT

(The Student as a Producer)

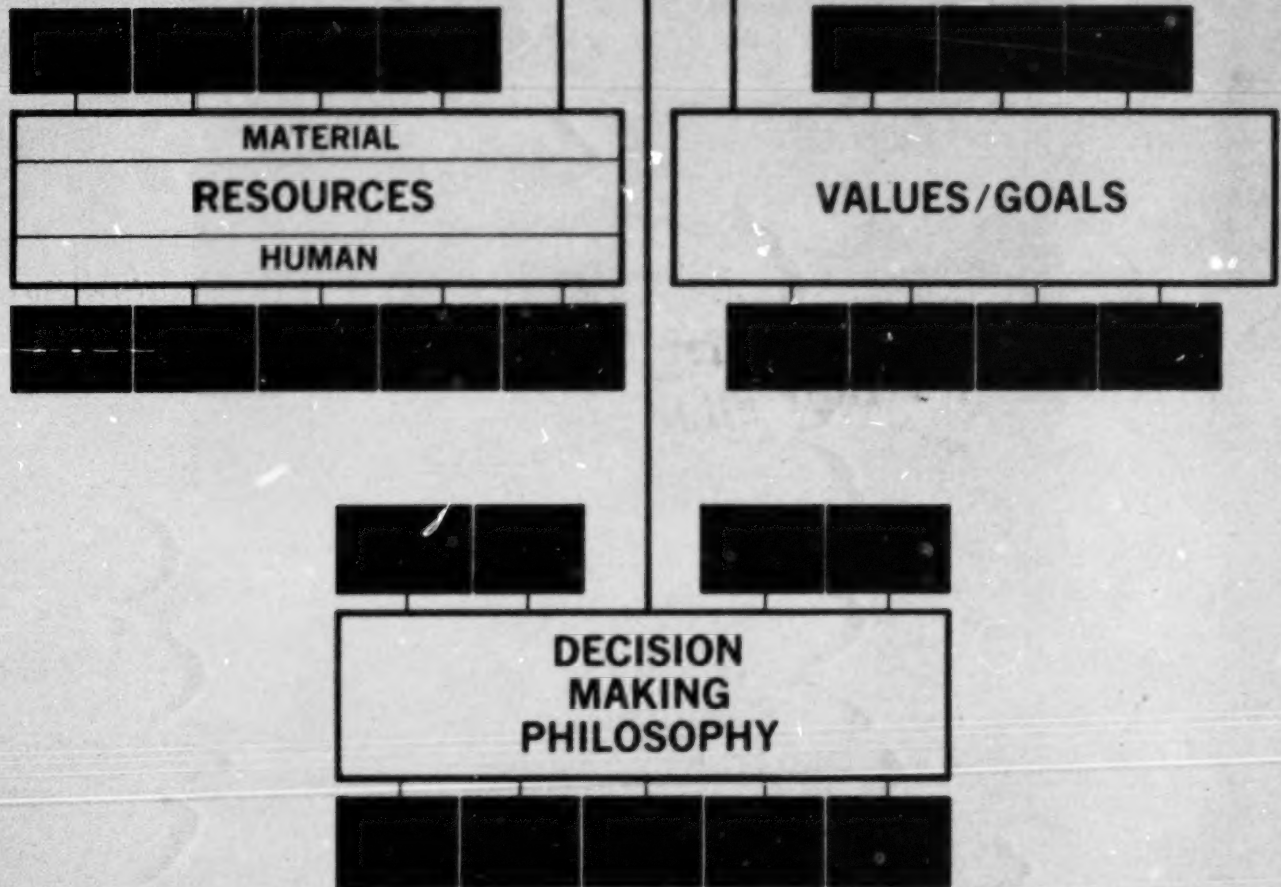
OBJECTIVE: The student recognizes, explains, and accepts the total effect that his income procurement will have on the individual, the community, and the society.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCE	SUGGESTED RESOURCES
Effects and results of decisions	Obtain and have students fill out actual tax forms for their income.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS
Individual	Discuss: If you neglect to fulfill your responsibilities on the job, what affect does this have on other employees and on the total operation?	Joint Council on Economic Education TEACHING A COURSE IN PERSONAL ECONOMICS
Community		
Society	Have students compile a list of magazines, which can help them keep informed about new developments related to their specific jobs.	Federal Reserve Bank of Philadelphia: <i>Unemployment in Prosperity, Why? Inflation and/or Unemployment</i>

CENTRALIZATIONS:

1. The manner in which income is procured, as well as the amount of income, affects directly the volume and quality of goods and services produced and consumed in an economy.
2. The individual should after an evaluation be able to accept, or if necessary pursue a more satisfactory alternative of income procurement in order to meet his personal economic goals.

CONSUMER BEHAVIOR DETERMINANTS



CONSUMER BEHAVIOR DETERMINANTS

(The Student as a Consumer)

OBJECTIVE: The student alters his consumer behavior when he recognizes the need for change through an identification of the varying influences which affect his philosophy of decision-making.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Decision-making philosophy	Discuss: The importance of making decisions pertaining to the student's money management to achieve maximum satisfaction on a minimum budget.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS
Influencing factors		Andrews, <i>You Pay For It.</i>
Goals	Have a class auction of articles which class members might purchase. After the auction, have class members explain and analyze the factors which determined their purchases.	Toyer, Aurelia, GET YOUR MONEY'S WORTH
Values	Select a class member to lead a discussion on tangible and intangible goals. List some long range goals for high school students, discuss these goals.	Westlake, RELATIONSHIPS: A STUDY IN HUMAN BEHAVIOR
	As each student comes into the room, hand him an envelope containing several dollars of play money. Tell him that this is his weekly pay. Select pictures representing how he will spend his money, and why these items were chosen.	Filmstrips: <i>You, the Shopper; Your Money and You</i> , Money Management Institute
Wants	Have students select pictures of objects they desire and want to buy. Rank items in order of importance at the beginning of the unit and again at the end of the unit to show any evidence of change.	Magazines and Catalogs
Needs		
Activities	Have students relate an experience to depict the frustrations encountered when they find themselves in a "trouble" situation because they did not plan ahead. How might they prevent a similar frustrating situation in the future?	
Habits		
Experiences		
Problems	Have small groups within the class prepare and present "commercials" for the group.	Changing Times Educational Services, <i>Resource Kit for Teaching—Consumer Education.</i>
Emotions	Judge the commercials as to their effectiveness and authenticity.	

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
	Divide students into groups: Prepare a skit which expresses how we rationalize to justify our purchases.	Grolier, Consumer Education Kit

GENERALIZATIONS:

1. Our philosophy of decision-making should be affected by our needs, wants, and experiences so that the goods and services we select will draw us closer to the goals we have set.
2. Our decision-making behavior is influenced by our goals, values, habits and problems, and each may be interdependent upon the other.

CONSUMER BEHAVIOR DETERMINANTS (The Student as a Consumer)

OBJECTIVE: The student recognizes satisfactions which come from his consumer behavior and shows empathy for other people who make decisions different from his own as a result of his identifying and understanding of the varying influences which affect his personal values and goals.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Values and Goals	Establish goals which the student may have. Develop case studies and analyze them to determine which goals may have priority in various situations.	Household Finance Corporation, <i>Your Guide for Teaching Money Management</i>
Life Style		
Peer Group	Play a popular record and then replay to have students identify phases which suggest values that might influence their economic decisions. Discuss reasons.	
Socio-economic level	Display items which students might purchase. Have them select three items and list in order of preference. Analyze factors which influenced their individual decisions. Discuss how and why individual choices were different.	Visuals
Social Status		
Customs	Invite a person from another culture to discuss individual values and goals and the adjustment they make in their present location.	Resource Person
Quality of life	Have students describe how a story, movie, or television program has influenced their values and goals. Does this apply in reality?	Newspaper Articles
Psychological factors security sex appeal self-satisfaction status	As a group discuss how values may be expressed while driving a car, taking care of a child, dealing with a customer, and waiting for a bus.	
	Have students make a collage, use a bulletin board, or notebook to display their needs and wants in relation to psychological factors.	Art Materials: Paper Glue Magazines and Catalogs from which to cut pictures

GENERALIZATIONS:

1. At various times in the life cycle, peer group or social status are such strong influences that some people buy goods or service which they do not enjoy or even want; therefore, goals may never materialize.
2. The individual's and the family's quality of life, life style, socioeconomic level, and customs may determine the consumer's decisions; therefore, his behavior in the marketplace will be evidenced by the combination of goods and services chosen.

CONSUMER BEHAVIOR DETERMINANTS

(The Student as a Consumer)

OBJECTIVE: The student demonstrates he can use his current resources to meet his needs and wants in a responsible and legal manner as a result of his understanding of the human and material resources which influence consumer behavior.

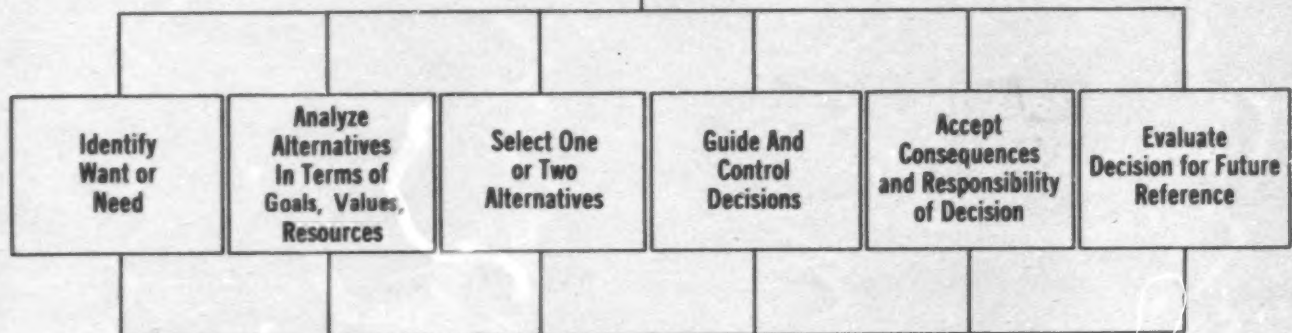
CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Resource Material	Make an exhibit of products and/or labels. Inspect them for sales appeal, check the labels for essential information, and discuss brand preference versus cost.	Wilhelms, Heimerl Jelley, CONSUMER ECONOMIC
Service		
Income		Student Workbook
Goods	Have each student select from a newspaper or magazine an appealing advertisement of a product. Ask each to analyze his advertisement by answering such questions as:	Council on Consumer Information <i>Consumers Look at Labels</i>
Marketing Media	1. Do you like it? What kind of appeal does it have for you?	B.B.B., <i>Consumers' Buying Guide</i>
Advertising	2. What does the product contain, and how is it made?	
Personal selling	3. Is the product beneficial? In what way? 4. Does the item carry any seals identifying its quality? If so, what are they? Are the authorities reliable? Substantial? 5. What explanation or description indicates the degree of usefulness? 6. Do any statements appear to be evasive or misleading? 7. Is the product harmful or dangerous? In what way? 8. How do manufacturers know what appeals to various age levels?	Consumer Protection Assn., of Cleveland, "... Tell ya what I'm gonna do..."
	Invite a resource person to demonstrate the techniques behind persuasive selling.	Newspapers, Magazines, etc.
	Have the students bring in small items to be sold in class, let them experiment with the various persuasive selling techniques.	Local B.B.B., D.E. Coordinator, Salesman

GENERALIZATIONS:

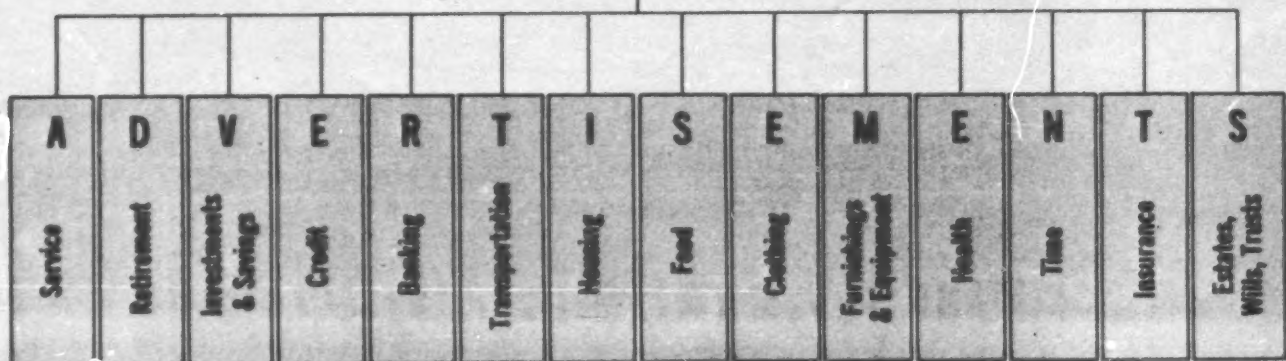
1. Families and individuals place varying degrees of importance on material and human resources; therefore, the use of limited resources and the substitution of available for unavailable resources is sometimes necessary to increase the effectiveness of meeting consumer needs and wants.
2. Consumers should learn to evaluate advertizing statements, labeling information, salesman claims, and other factors involved in decision-making as they relate to how consumer choices affect goods and services available, their prices, and the economy.

CONSUMER ALTERNATIVES

DECISION MAKING PROCESS



FLEXIBLE PLANNED USES OF MONEY—LONG & SHORT TERM GOALS



CONSUMER ALTERNATES

(The Student as a Consumer)

OBJECTIVE: The student demonstrates that he can use the decision-making process in making economic decisions to meet his wants and needs.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Decision-making process	Have students develop a bulletin board and/or flannel board to illustrate the steps in making an economic decision.	Craig, THRESHOLDS TO ADULT LIVING
Define want or need	Make a collage of wants and needs. Have each student select a want or need and following the decision-making-process, arrive at a decision in relation to his individual wants and needs.	
Collecting the facts	Have the students set up an economic situation which involves a group decision. As a class, analyze and explain the decision making process in relation to this situation.	<i>Consumer Reports and Buying Guide</i>
Analyze alternatives		Troelstrup, THE CONSUMER IN AMERICAN SOCIETY
Select one or two alternatives		
Accept consequences and responsibilities of the decision	Use a case study or fictional situation to demonstrate how consumers must accept the consequences of their decisions.	Speery and Hutchinson Co., <i>How to Be a Better Shopper, Youth in the Marketplace</i>
Evaluate decision for future references		

GENERALIZATIONS:

1. The skillful use of the decision-making process which is influenced by motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcome of the alternatives can develop a satisfying life style.
2. Rational choices among the consumer alternatives becomes more complex as more goods and services become available and more ways of merchandising confront the consumer.
3. When a consumer evaluates alternative courses of action, he may arrive at an economic decision which will lead to results more satisfying than those made without considering alternatives.

CONSUMER ALTERNATIVES

(The Student as a Consumer)

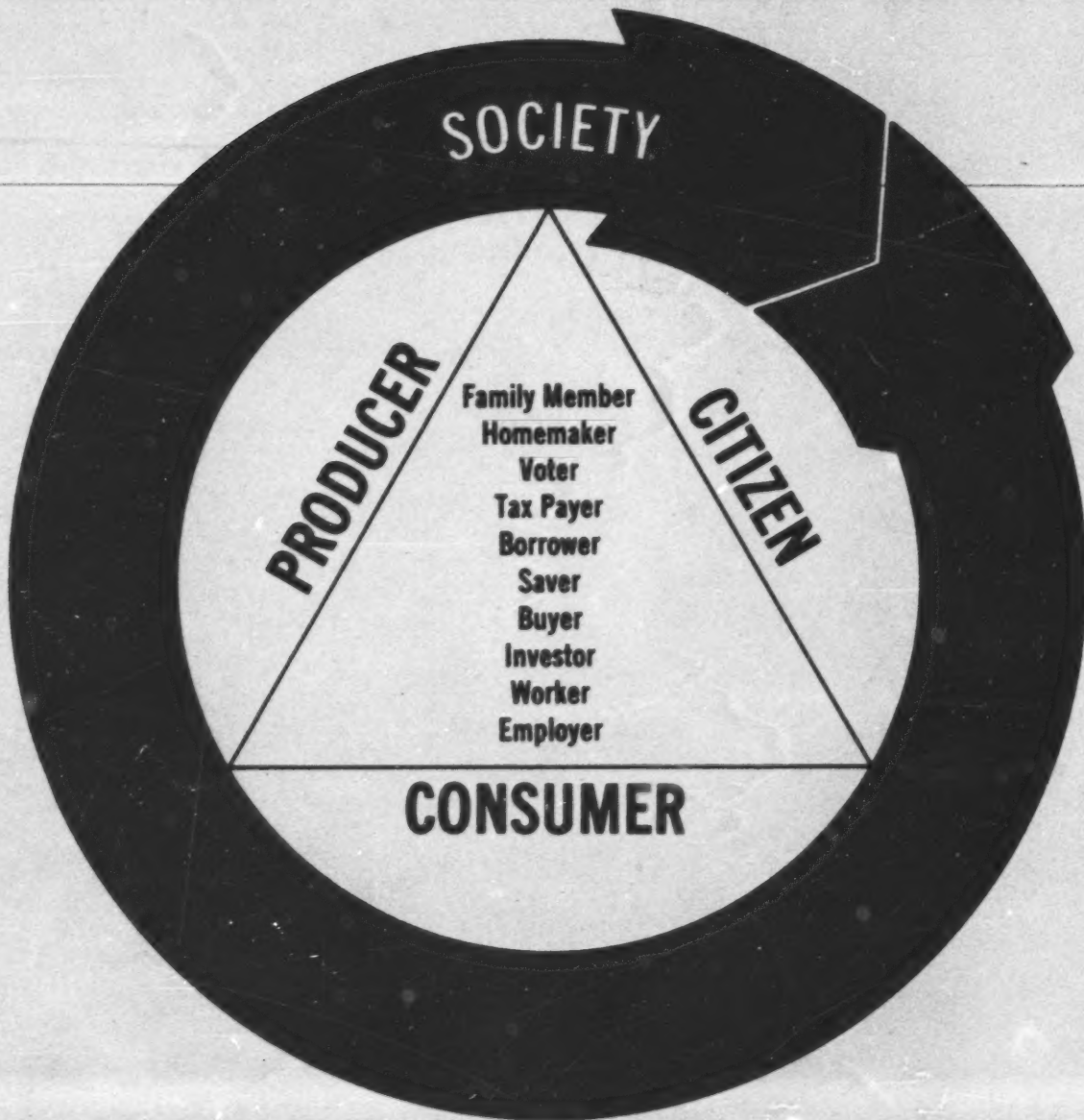
OBJECTIVE: The student develops and recognizes the value of a flexible plan for the use of his money when making economic decisions among various alternatives.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Take home pay	Have the student find a typical or actual salary for his occupation and determine the take home pay.	Hopke, <i>The Encyclopedia of Careers and Vocational Guidance</i>
Expenditures	View a transparency showing the average percent of income used on fixed and variable expenses.	
Fixed		
Savings		
Rent	Have each student identify what fixed and variable expenses he may have and make alternate plans for meeting these expenses.	Continental Ill. Nat'l Bank and Trust Co. of Chicago,
Insurance		MANAGING PERSONAL INCOME
Real estate taxes		
Payments on debts	Invite various insurance representatives to the class to discuss insurance needs.	
Others		
Variable		
Utilities	Invite a banker to discuss banking procedures: checking accounts, savings accounts, Christmas savings, credit cards, loans and installment credit. Explain the difference between banks and savings and loan companies.	Institute of Life Insurance, <i>A Date with Your Future</i>
Medical		
Food		Local Banker
Clothing		
Transportation		
Personal		
Others		
Estates, wills, and Trusts.	Invite a lawyer to discuss various laws, customs, estate planning, trust and wills. Discuss other times when legal advice might be needed.	Household Finance Corp., Film Library
Leisure time	Have a hobby fair, label the time and cost of this leisure time experience and what age groups would be interested in developing this hobby. Have the students rate the various hobbies in terms of: 1. Health benefits 2. Intellectual benefits 3. Social benefits 4. Economic benefits Discuss which of these hobbies would be best for development in later life.	Local Attorney Supt. of Documents, <i>Handbook for Recreation</i>

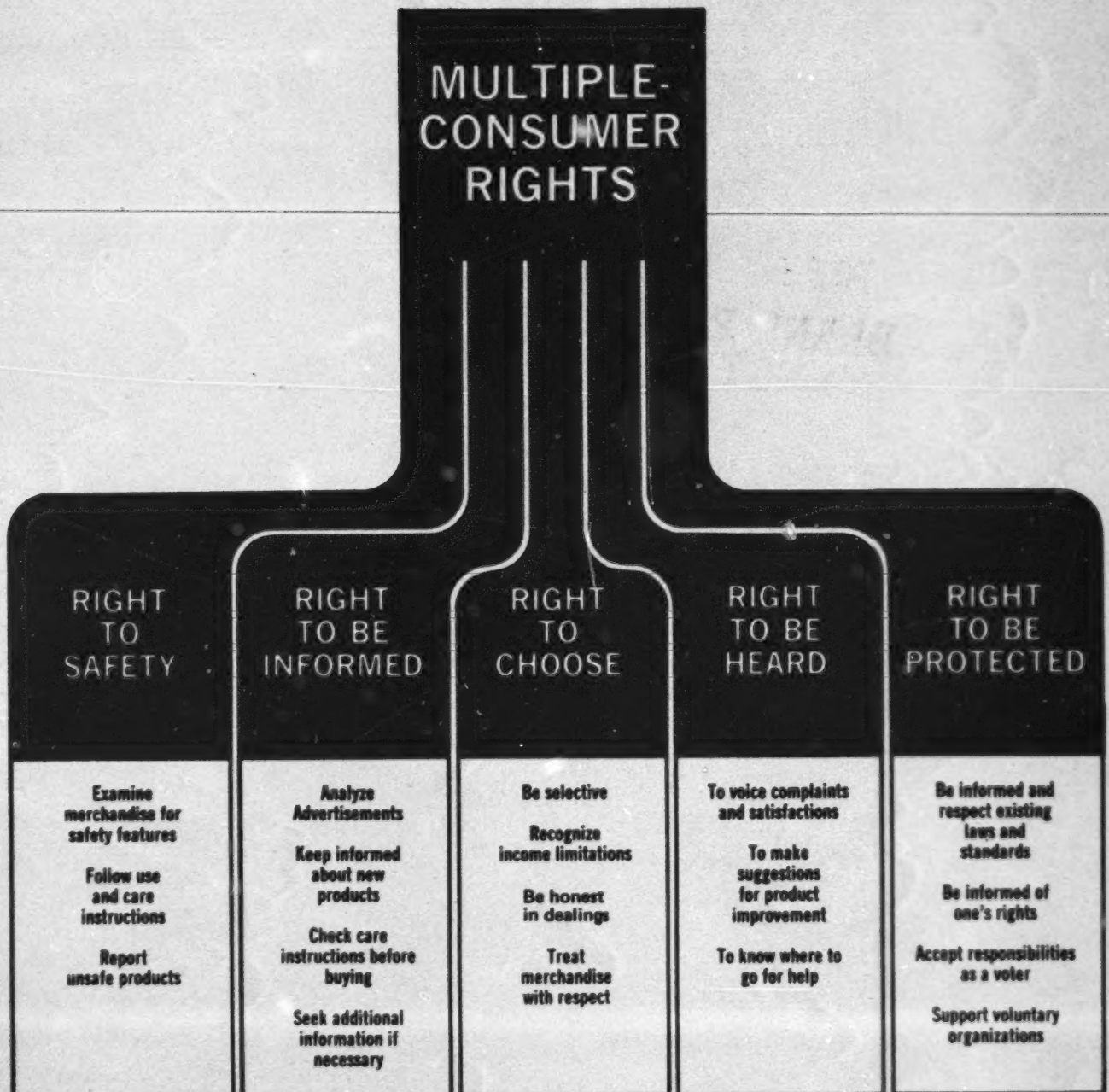
GENERALIZATIONS:

1. Planned spending helps the consumer obtain maximum satisfaction from the income he has available; however, when one's income fluctuates he must be more aware of the need for long range planning in order to meet the continuing individual and family needs.
2. What one does with his money depends on how he interprets his needs and wants; much difficulty can stem from discrepancies between what one wants and what one can afford.
3. Banks offer a wide variety of services to the public; an understanding of the services available should result in greater consumer satisfaction when engaging in financial transactions.
4. Credit is used for emergencies, purchase of goods and services which would be delayed if cash were needed and this becomes an extension of, not a supplement to, income.
5. Meeting health needs and the amount of expenditures will be determined by consumer choices, attitudes, and resources and the risk may be shared by various kinds of health insurances which should be selected to best meet the family needs.
6. Wills, trusts, gifts, and other estate plans are ways in which persons may be assisted to implement the needs and wishes in later years in order that additional costs and delays might be avoided.

MULTIPLE ROLES OF THE INDIVIDUAL



RIGHTS AND RESPONSIBILITIES



ROLES, RIGHTS AND RESPONSIBILITIES

(The Student as a Producer, Consumer, and Citizen)

OBJECTIVE: The student identifies the roles of family members as consumers to the extent that he realizes the consumer is the final determiner of what is produced in the marketplace.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Consumer		
Buyer	Have students talk to buyer and/or employer to find how consumer choice affects their selection of goods. Do a cost comparison of uniforms or equipment as to workmanship, quality of material, and care.	Troelstrup, CONSUMER PROBLEMS AND PERSONAL FINANCE
Saver	Discuss various reasons for saving. Investigate various methods of financial management.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS
Borrower	Compare borrowing money from a bank, finance company, credit unions, or personal loan. Show a filmstrip on advantages and disadvantages of buying on credit. Compare the different types of credit and how the interest is charged on each type.	A Resource for Teaching Consumer Education: "Savings Section", <i>Changing Times</i> . The Ohio Consumer Loan Association, Film Library
Investor	Discuss: How can money be invested?	Filmstrip: <i>The Role of Consumers</i> , Joint Council on Economic Education. Films: <i>Lady in the Stock Market</i> , <i>The New York Stock Exchange</i> .

GENERALIZATIONS:

1. Individuals and families can promote their economic welfare by using their rights and fulfilling consumer responsibilities in the marketplace.
2. Most consumers assume the various roles of buyer, saver, borrower, and investor over a period of time and therefore, they should understand the relationship and influence of one upon another.
3. Credit is used in differing ways as individuals and families assume various stages in the life cycle. However, misused credit may bring financial problems to the borrower, the lender, the community, and to the economy.

ROLES, RIGHTS AND RESPONSIBILITIES

(The Student as a Producer, Consumer, and Citizen)

OBJECTIVE: The student identifies and contributes as a producing member of the community.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Producer	Discuss: How does your job skill help you contribute to your family's psychic and real income? Example child care—baby sitting for brothers and sisters, clothing—hem Mother's dress, foods—prepare family meals.	Rudd, <i>A Formula For Financial Independence</i>
Worker		
Non-Monetary	Have student list the various opportunities for being a producing member in his community using his specific job skills. Have student investigate the opportunities for non-monetary services in his community. Identify the services to which he could contribute because of his specific job skills.	Westlake, RELATIONSHIPS: A STUDY IN HUMAN BEHAVIOR

GENERALIZATIONS:

1. By assuming his various roles as a producer, the individual can contribute to the productivity of the economy and also earn money.
2. In order to be an effective producer in our society, each individual should understand his various producing roles as a worker, as an employer, or as a contributor of a non-monetary nature.

ROLES, RIGHTS AND RESPONSIBILITIES

(The Student As A Citizen)

OBJECTIVE: The student differentiates among the roles that individuals assume as citizens and recognizes how these roles influence himself, his family, and society.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Individual	Discuss with the students their responsibilities to the job station, such as attendance, work habits, and manner of dress.	
	Discuss the importance of responsible citizenship in a community.	Films: <i>Are You A Good Citizen?</i> Coronet, <i>A Citizen Participates</i> , McGraw-Hill, <i>Citizenship and You</i> , Coronet
Honest in dealings	Have students watch for discourteous and dishonest consumers while shopping or working. Discuss their responsibility to the employer if they see dishonest practices.	National Council for the Social Studies, <i>American Citizens Handbook</i> , 4th Edition
	As a U.S. citizen, what responsibilities does an employee have to the consumer? To the employer? Relate to your own job situation.	
Voter	Ask an elected representative to explain his viewpoint on a pertinent "current" labor-management issue. Have students analyze his role as a citizen.	Local Representative
Taxpayer	Brainstorm: Rationale for raising or lowering taxes. Discuss the effects changes in the tax structure will have on the student's family and his community.	
	Discussion topic: A consumer casts an economic vote? (as a taxpayer, as a member of In what other ways can a citizen cast an economic vote? (as a tax payer, as a member of a voluntary group.)	City Councilman or mayor

GENERALIZATIONS:

1. The consumer who exercises his rights and responsibilities can fulfill his role as a consumer-citizen.
2. A citizen who assumes his various roles as a family member, a voter and a taxpayer, will contribute to individual, family, and society's growth.

ROLES, RIGHTS AND RESPONSIBILITIES

(The Student as a Consumer)

OBJECTIVE: The student makes informed choice so he can compare goods and services and select the alternatives which meet his needs.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to Choose	Have students bring in an item that was a poor purchase and explain why it was a bad buy.	Tips and Topics, Jan., Feb., 1970.
Responsibility to: Be selective	Discuss the consumer's rights and responsibilities when he has purchased a product that is a "lemon."	Penney's Forum, Fall/Winter '68.
Treat merchandise with respect	Role play: 1. The inconsiderate shopper 2. The inconsiderate employee What do these kind of people cost a business?	Better Business Bureau, CONSUMERS BUYING GUIDE Films: <i>Better Buying</i> , Coronet
Do comparative shopping	Make an assignment for comparative shopping for an item specifically related to the student's job training area. Analyze how the item fulfills the need. Survey businesses in your neighborhood to determine services of local stores, store hours, when stores are least crowded, sales and promotions scheduled by different stores. Discuss as an employed consumer which stores meet your needs.	<i>Wise Buying</i> , Ideal Pictures Local business people and local businesses. <i>Changing Times</i> . "Got a Gripe? Here's Where to Complain", March 1970.

GENERALIZATIONS

1. Individual and family choices influence and are influenced by market conditions and marketing practices; therefore, the consumer should choose the goods and services that meet his needs in order to communicate his desires to the producer.
2. With the right to choose, the consumer may influence greater efficiency in the economy and eventually reduce prices by being selective, by being a comparative shopper, by recognizing income limitations and by buying goods that have been efficiently produced.

ROLES, RIGHTS AND RESPONSIBILITIES

(The Student as a Consumer)

OBJECTIVE: The student communicates to proper sources documented complaints and suggestions of consumer interest.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to be Heard	Complaint game: Correct way to complain about the malpractices used in selling consumer goods.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS
Responsibility to:	Use role play to dramatize returning an item. Discuss dress, mannerisms, and voice.	Levy, Feldman, Sasserath,
Voice complaints and suggestions	Have students select a product they have used, write a complimentary or a complaint letter to the company.	CONSUMER IN THE MARKET PLACE Changing Times Educational Services, <i>A Resource Kit for Teaching Consumer Education.</i>
Know where to go for help.	Compile sources for registering complaints: store manager, salesperson, Better Business Bureau and Chamber of Commerce.	<i>Changing Times</i> , "Got a Gripe—Here's Where to Complain," March 1970.
Suggestions for product improvement.	Analyze a marketing research questionnaire or survey. Discuss how these can be used for product improvement.	<i>Coles, Consumers Look at Labels.</i>

GENERALIZATIONS:

1. The individual is obligated to take an interest in and responsibility for being an informed consumer-citizen if he desires to improve and protect personal consumer power and the economic system.
2. Public interest and cooperation are necessary for promotion and enforcement of laws which protect the consumer.
3. Communication and cooperation among consumer, business, and government will result in product improvement and business and consumer satisfaction.

ROLES, RIGHTS AND RESPONSIBILITIES

(The Student as a Consumer)

OBJECTIVE: The student identifies qualities of goods and services that endanger life or safety and demonstrates his ability to select and use products that are based on safety features.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to safety on the job	Have students bring a list of safety rules related to their job training stations.	Care and Use Booklets for Equipment
	Discuss and list the major accidents which occur on the job. Have students analyze why these accidents occur.	National Assn. of Manufacturers, <i>Tips Handbook</i>
	Discuss: What is your responsibility to yourself, your co-worker and your employer for the right of safety on the job?	American Red Cross, FIRST AID HANDBOOK
	Dramatize errors of judgment observed in using equipment and products on the job.	

GENERALIZATIONS:

1. If the consumer will take the responsibility for examining products for safety features, follow use and care instructions and report unsafe products to the proper source, safety standards and increased consumer satisfaction may result.
2. If individuals, businesses, and manufacturers share in the responsibilities for providing safe goods and services, the health and satisfactions of the members of society will be enhanced.

ROLES, RIGHTS AND RESPONSIBILITIES

(The Student as a Consumer)

OBJECTIVE: The student analyzes and uses information published by agencies and businesses when making consumer decisions.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to be informed	Have each student select a special piece of equipment that he may consider buying and investigate the consumer information available in the library.	Use and Care Booklets Grolier, CONSUMER EDUCATION KIT
Responsibility to: Analyze advertisements	Make a list of advertising slogans and evaluate the claims made for these products. Use bulletin board or mobiles to illustrate good, bad, or indifferent ads found in newspapers and magazines. Library assignment: Study fraudulent practices from facts obtained in current consumer education publications.	TV, Radio, Newspapers, Magazines, etc. Margolius, <i>Buyer—Beware!</i> <i>Reader's Digest</i> , "Five Common Frauds and How to Avoid Them," December, 1967.

GENERALIZATIONS:

1. If the consumer utilizes agencies and organizations, both public and private, he can obtain information which will aid him in making informed decisions.
2. If informed citizens support and cooperate with government and private agencies, the quality of goods and services could be improved.

ROLES, RIGHTS AND RESPONSIBILITIES

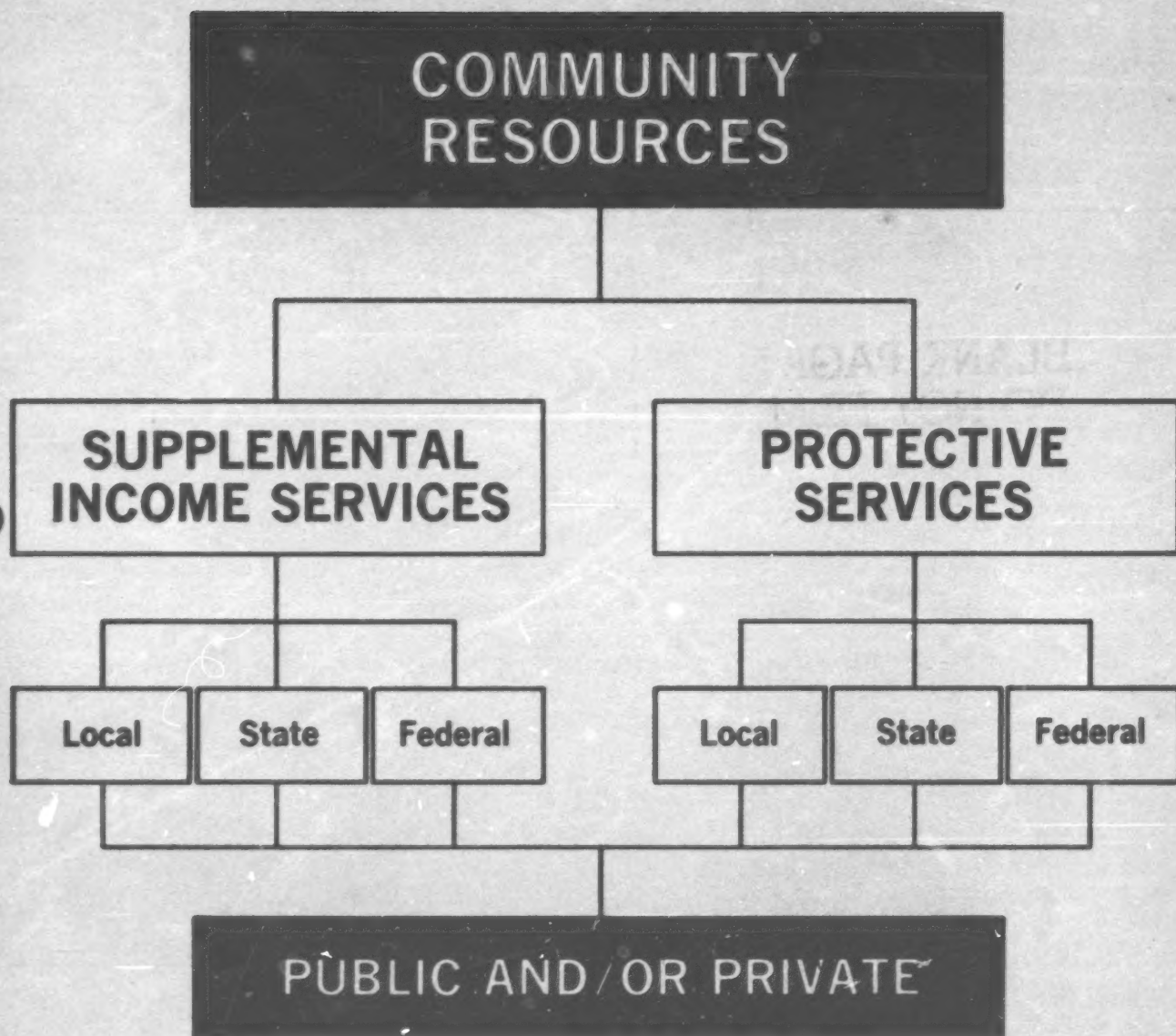
(The Student as a Consumer)

OBJECTIVE: The student identifies and uses the aid and protection afforded the consumer by business, government, and independent organizations.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to be protected	Have students investigate the aids and protection which his job area provides for the consumer.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS, Student Workbook
Responsibility to: Be informed and respect existing laws and standards	Analyze the way the consumer may be informed concerning the aid and protection afforded him by business, government and independent organizations. Examine existing laws and standards relative to the student in his particular job area.	B.B.B., <i>Consumer Buying Guide</i> Levy, Feldman, Sasserath, THE CONSUMER IN THE MARKET PLACE.

GENERALIZATIONS:

1. Individuals, groups, and families as consumers are protected by federal, state and local laws from hazardous and ineffective goods and services, fraudulent information and unsatisfactory quality; therefore, the consumer has a responsibility to encourage legislation and support these laws.
2. The consumer can better provide for self-protection if he accepts his responsibility as a voter and understands his rights to be assured of satisfactory quality and service.



COMMUNITY RESOURCES

(The Student as a Citizen)

OBJECTIVE: The student is knowledgeable about community resources and identifies those which can supplement an individual's income or satisfactions when necessary or desirable.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Local		
Businessmen's organizations	Have the student counselor or others to inform the students of various sources of financial assistance for training and for education.	Solaver, <i>YOUR CAREER IF YOU'RE NOT GOING TO COLLEGE</i>
Women's clubs	List and discuss local services that can be utilized by the student to supplement his monetary income. (parks, pool, library)	Hellway, <i>THE AMERICAN TWO YEAR COLLEGE</i>
Religious organizations		
Individuals	Have the student list the services related to specific job training programs available in his community. Compare the cost of these services with the time and energy it would take to do them individually. Example—a bakery, laundry, drycleaning.	
Day care centers		
Recreation facilities (parks, museums, libraries)	Have a panel discussion following a case study on available services from Medicare, Welfare, or Social Security.	<i>Your Medicare Handbook</i> <i>Introduction to Social Security</i> U.S. Dept. of Health, Education and Welfare

GENERALIZATIONS:

1. Community resources do not always provide actual money; therefore, goods and services offered by public and private sources may be considered as a supplement to income.
2. Income, monetary and psychic, may be supplemented by public and private organizations whose services are provided by social (taxes) contributions or private investments to meet needs or wants of various persons in our society; therefore, the identification of these services may more efficiently be matched with these wants and needs.
3. Numerous goods and services are provided by contributions to civil, civic, religious or various interest groups to meet specific needs and to enhance the general welfare of a community.

COMMUNITY RESOURCES

(The Student as a Citizen)

OBJECTIVE: The student identifies the protective agencies which can contribute to his protection, his rights, and his environment, enabling him to be knowledgeable about the services to the extent that he can make use of or assist in the activities involved in these services.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Local	Identify protective agencies which relate to specific job training areas. Invite representatives from these protective agencies to inform the students of the responsibilities and the services which they render.	Crown, LEGAL PROTECTION FOR THE CONSUMER <i>Tell ya What I'm Gonna Do</i> Cleveland Consumer Protection Assoc.
County Health Department		
Fire Department		
Police Department		
Better Business Bureau		
Consumer Organizations		
Local businesses insurance company		
State	Discussion of student findings on local sanitation laws, fraudulent practices, price fixing, zoning codes, and other laws effecting business.	<i>Ohio Almanac</i> Supt. of Documents, U.S. Gov't Printing Office, <i>Consumer Information Bibliography.</i>
Mental Health Department of Commerce		
Public Utilities Commission		
Department of Agriculture		
Highways		
Highway safety		
Natural Resources		
Industrial Relation		
Voluntary consumer organizations		
Chamber of Commerce		
Financial Institutions		
Legal Aid		
Professional Organizations		<i>The Law and You</i> The Ohio State Bar Association

GENERALIZATIONS:

1. As more and more people live together, the individual's protection becomes a responsibility which is assumed by public and private sources, offering services to the individual and aiding him to have better living conditions; therefore, an understanding of these sources makes possible better and continuing protection for all.
2. There are many protective services offered by agencies on the local, state, and national level and an awareness of these will help an individual choose and make use of these services in order to better provide protection for himself.
3. Trade and professional organizations in their self-regulation, standardization, and general operation policies protect consumers as well as the integrity of their reason for existence; therefore, encouragement, knowledge, and use of these services may protect as well as assure certain standards of quality and service when consumers are served by these producers.

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